

B1 41. A computerized on-line incentive system for awarding points to a user conducting an on-line purchase, the system comprising:

- (a) an access device connected to a network;
- (b) a computerized on-line sales environment, connected to the network and thereby accessible to the user of the access device, the on-line sales environment permitting the user to conduct an on-line purchase; and
- (c) an on-line award system connected to the network, the on-line award system being in communication with the on-line sales environment and possessing an account holding a point total corresponding to the user.

42. The computerized on-line incentive system of claim 41, wherein the computerized on-line sales environment comprises:

- (a) a computerized reception component adapted to receive information relating to the on-line purchase;
- (b) a computerized processing component adapted to process the information relating to the on-line purchase; and
- (c) a computerized purchasing component adapted to effectuate the on-line purchase.

43. The computerized on-line sales environment of claim 42, wherein the reception component, processing component, and purchasing component reside on two or more computers that are in communication with each other and the network.

44. The computerized on-line incentive system of claim 41, wherein the computerized on-line sales environment comprises:

- (a) a computerized on-line purchase system adapted to receive the on-line purchase request;
- (b) a conversion system adapted to convert the on-line purchase request into one or more different formats; and
- (c) an on-line purchase facility adapted to effectuate the on-line purchase.

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45. The computerized on-line incentive system of claim 41, wherein the computerized on-line sales environment comprises one or more on-line purchase computers connected to the network, the on-line purchase computers being adapted to receive, process, and effectuate the on-line purchase request.

46. The computerized on-line incentive system of claim 41, wherein the on-line award system further comprises a verifier classifying a point amount as pending until a predetermined event occurs and converting the pending point amount to a redeemable point amount after the occurrence of the event.

47. The computerized on-line incentive system of claim 41, wherein the on-line award system further comprises a verifier classifying a point amount as pending for a predetermined amount of time after the assignment of the point amount and converting the pending point amount to a redeemable point amount after the predetermined amount of time.

48. The computerized on-line incentive system of claim 41, wherein the on-line award system further comprises:

- (a) a first verifier classifying a point amount as pending until a predetermined event occurs; and
- (b) a second verifier maintaining the point amount as pending for a predetermined amount of time after the occurrence of the event and converting the pending point amount to redeemable after the predetermined amount of time.

49. The computerized on-line incentive system of claim 42, wherein the information relating to the on-line purchase includes a log-in identifier related to the user.

50. The computerized on-line incentive system of claim 41, wherein the on-line awards system further comprises a reporter adapted to report the point total assigned to the user.

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51. The computerized on-line incentive system of claim 50, wherein the reporter reports on-line the point total to the user.

52. The computerized on-line incentive system of claim 50, wherein the reporter reports in a hard copy format the point total for the user.

53. The computerized on-line incentive system of claim 50, wherein the reporter reports a pending point total for the user.

54. The computerized on-line incentive system of claim 50, wherein the reporter reports a redeemable point total for the user.

55. The computerized on-line incentive system of claim 41, wherein the on-line awards system awards a point amount to the user's account based on the monetary value of the on-line purchase.

56. The computerized on-line incentive system of claim 41, wherein the on-line awards system identifies on-line whether the user has previously received points.

57. The computerized on-line incentive system of claim 41, wherein the on-line awards system assigns a bonus point amount to the user based upon a predetermined activity in conjunction with the on-line purchase.

58. The computerized on-line incentive system of claim 57, wherein the on-line award system assigns the bonus point amount to the user based upon one or more given criteria.

59. The computerized on-line incentive system of claim 42, wherein the information relating to the on-line purchase uniquely identifies the user.

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60. The computerized on-line incentive system of claim 41, wherein the on-line awards system modifies the user's point total in response to adjustment or cancellation of the on-line purchase.

61. A computerized on-line method for awarding points to an individual conducting an on-line purchase, comprising steps of:

- (a) receiving on-line purchase information from a user via an access device connected to a network;
- (b) communicating the on-line purchase information to an awards system;
- (c) awarding points to the user based on the on-line purchase information; and
- (d) cumulating the points in a specified account for the user;

62. The computerized on-line method of claim 61, wherein step (c) further comprises classifying the points as pending points until a predetermined event occurs and converting the pending points to redeemable points after the occurrence of the event.

63. The computerized on-line method of claim 61, wherein step (c) further comprises classifying the points as pending points for a predetermined amount of time after the assignment of the points and converting the pending points to redeemable points after the predetermined amount of time.

64. The computerized on-line method of claim 61, wherein step (c) further comprises:  
(c)(i) classifying the points as pending points until a predetermined event occurs; and  
(c)(ii) maintaining the points as pending points for a predetermined amount of time after the occurrence of the event and converting the pending points to redeemable points after the predetermined amount of time.

65. The computerized on-line method of claim 61, wherein step (d) further comprises reporting the cumulative points assigned to the user.

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66. The computerized on-line method of claim 65, wherein the reporting step comprises reporting on-line the cumulative points assigned to the user.

67. The computerized on-line method of claim 65, wherein the reporting step comprises reporting in a hard copy format the cumulative points assigned to the user.

68. The computerized on-line method of claim 65, wherein the reporting step comprises reporting a cumulative total pending points assigned to the user.

69. The computerized on-line method of claim 65, wherein the reporting step comprises reporting a cumulative total redeemable points assigned to the user.

70. The computerized on-line method of claim 61, wherein step (c) further comprises assigning the points to the user based upon the monetary value of the on-line purchase.

71. The computerized on-line method of claim 61, wherein step (c) further comprises identifying on-line whether the user has previously received points.

72. The computerized on-line method of claim 61, wherein step (c) further comprises assigning a bonus point amount to the user based upon a predetermined activity in conjunction with the on-line purchase.

73. The computerized on-line method of claim 72, wherein step (c) further comprises assigning the bonus point amount to the user based upon one or more given criteria.

74. The computerized on-line method of claim 61, wherein step (a) further comprises receiving a character string identifying the user.

75. The computerized on-line method of claim 61, wherein step (c) further comprises modifying the points in response to adjustment or cancellation of the on-line purchase.